

**Information to identify the case:**

Debtor 1	<u>Kathleen Covell Duhaney Pearce</u>	Social Security number or ITIN	xxx-xx-8209
	First Name Middle Name Last Name	EIN	__-____
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court District of New Jersey			
Case number:	13-36007-RG		

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Kathleen Covell Duhaney Pearce  
aka Kathleen C. Pearce

10/7/19

**By the court:** Rosemary Gambardella  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Kathleen Covell Duhaney Pearce  
 Debtor

Case No. 13-36007-RG  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
 Form ID: 3180W

Page 1 of 2  
 Total Noticed: 36

Date Rcvd: Oct 07, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 09, 2019.

db +Kathleen Covell Duhaney Pearce, 27 Baldwin Avenue, Newark, NJ 07108-3372  
 aty +Dean R. Prober, Prober & Raphael, A Law Corporation, 20750 Ventura Boulevard, Suite 100,  
 Woodland Hills, CA 91364-6207  
 cr +Wells Fargo Bank, Robertson, Anschutz & Schneid, P.L., 6409 Congress Ave, Suite 100,  
 Boca Raton, FL 33487-2853  
 514499477 +ALTAIR OH XIII, LLC, C O WEINSTEIN, PINSON, AND RILEY, PS, 2001 WESTERN AVENUE, STE 400,  
 SEATTLE, WA 98121-3132  
 514386277 +Ladd Duhaney, 27 Baldwin Avenue, Newark, NJ 07108-3372  
 514386280 +New City Funding Corp., 146 South Liberty Drive, Unit 11B, Stony Point, NY 10980-2454  
 514420702 +New City Funding Corp., 146 South Liberty Drive, Unit 11B, P.O. Box 121,  
 Stony Point, NY 10980-0121  
 514386282 +Pentagroup Financial, 5959 Corporate Dr, Houston, TX 77036-2302  
 514386281 +Pentagroup Financial, 5959 Corporate Dr., Suite 1400, Houston, TX 77036-2311  
 514386287 +Specialized Loan Servi, 8742 Lucent Blvd.#300, Highlands Ranch, CO 80129-2386  
 514386285 +Specialized Loan Servi, Attn: Bankruptcy, 8742 Lucent Blvd. Suite 300,  
 Highlands Ranch, CO 80129-2386  
 516269600 +Wells Fargo Bank, N.A. as Trustee for Banc, Nationstar Mortgage, PO Box 619096,  
 Dallas, TX 75261-9096  
 516269601 +Wells Fargo Bank, N.A. as Trustee for Banc, Nationstar Mortgage, PO Box 619096,  
 Dallas, TX 75261-9741, Wells Fargo Bank, N.A. as Trustee for Ba,  
 Nationstar Mortgage 75261-9096  
 516684150 +Wells Fargo Bank, National Association, Robertson, Anschutz & Schneid, P.L.,  
 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: usanj.njbankr@usdoj.gov Oct 08 2019 00:14:52 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Oct 08 2019 00:14:51 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 514386264 E-mail/Text: bnc@trustamerifirst.com Oct 08 2019 00:14:42  
 AmeriFirst Home Improvement Finance, 11171 Mill Valley Rd., Omaha, NE 68154  
 514386266 E-mail/Text: bnc@trustamerifirst.com Oct 08 2019 00:14:42  
 AmeriFirst Home Improvement Finance, 4405 S 96th Street, Omaha, NE 68127  
 514479724 EDI: AIS.COM Oct 08 2019 03:28:00 American InfoSource LP as agent for, Verizon,  
 PO Box 248838, Oklahoma City, OK 73124-8838  
 514414164 EDI: AIS.COM Oct 08 2019 03:28:00 American InfoSource LP as agent for,  
 Midland Funding LLC, PO Box 268941, Oklahoma City, OK 73126-8941  
 514386268 EDI: BANKAMER.COM Oct 08 2019 03:28:00 Bank Of America, Attention: Recovery Department,  
 4161 Piedmont Pkwy., Greensboro, NC 27410  
 514386270 EDI: BANKAMER.COM Oct 08 2019 03:28:00 Bank Of America, Po Box 982235,  
 El Paso, TX 79998  
 514386271 EDI: BANKAMER.COM Oct 08 2019 03:28:00 Bank of America, 4161 Piedmont Pkwy,  
 Greensboro, NC 27410  
 514386269 +EDI: BANKAMER.COM Oct 08 2019 03:28:00 Bank of America,  
 Attn: Correspondence Unit/CA6-919-02-41, Po Box 5170, Simi Valley, CA 93062-5170  
 514386275 EDI: CITICORP.COM Oct 08 2019 03:28:00 Citibank Usa,  
 Citicorp Credit Services/Attn:Centralize, Po Box 20507, Kansas City, MO 64195  
 514386272 +EDI: CAPITALONE.COM Oct 08 2019 03:28:00 Capital 1 Bank, Attn: Bankruptcy Dept.,  
 Po Box 30285, Salt Lake City, UT 84130-0285  
 514386273 +EDI: CAPITALONE.COM Oct 08 2019 03:28:00 Capital 1 Bank, Pob 30281,  
 Salt Lake City, UT 84130-0281  
 514386274 +EDI: CHASE.COM Oct 08 2019 03:28:00 Chase, P.O. Box 15298, Wilmington, DE 19850-5298  
 514386276 +EDI: CITICORP.COM Oct 08 2019 03:28:00 Citibank Usa, Po Box 6497,  
 Sioux Falls, SD 57117-6497  
 514386278 +EDI: MID8.COM Oct 08 2019 03:28:00 Midland Funding, 8875 Aero Dr Ste 200,  
 San Diego, CA 92123-2255  
 514684110 EDI: PRA.COM Oct 08 2019 03:28:00 Portfolio Recovery Associates, LLC, c/o Capital One,  
 POB 41067, Norfolk VA 23541  
 514684165 EDI: PRA.COM Oct 08 2019 03:28:00 Portfolio Recovery Associates, LLC,  
 c/o Chase Bank Usa, N.a., POB 41067, Norfolk VA 23541  
 514455824 +E-mail/Text: bankruptcy@senexco.com Oct 08 2019 00:13:37 SENEX SERVICES CORP,  
 3333 FOUNDERS RD, 2ND FLOOR, INDIANAPOLIS, IN 46268-4932  
 514386283 E-mail/Text: bankruptcy@senexco.com Oct 08 2019 00:13:37 Senex Services Corp,  
 333 Founders Rd, Indianapolis, IN 46268  
 514386289 +EDI: VERIZONCOMB.COM Oct 08 2019 03:28:00 Verizon, 500 Technology Dr Ste 30,  
 Weldon Spring, MO 63304-2225  
 514386292 EDI: WFFC.COM Oct 08 2019 03:28:00 Wells Fargo Hm Mortgag, 8480 Stagecoach Cir,  
 Frederick, MD 21701

TOTAL: 22

District/off: 0312-2

User: admin  
Form ID: 3180W

Page 2 of 2  
Total Noticed: 36

Date Rcvd: Oct 07, 2019

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

514386267\* ++AMERIFIRST HOME IMPROVEMENT FINANCE, 11171 MILL VALLEY ROAD, OMAHA NE 68154-3933  
(address filed with court: AmeriFirst Home Improvement Finance, 4405 S 96th Street,  
Omaha, NE 68127)  
514386265\* ++AMERIFIRST HOME IMPROVEMENT FINANCE, 11171 MILL VALLEY ROAD, OMAHA NE 68154-3933  
(address filed with court: AmeriFirst Home Improvement Finance, 11171 Mill Valley Rd.,  
Omaha, NE 68154)  
514386279\* +Midland Funding, 8875 Aero Dr Ste 200, San Diego, CA 92123-2255  
514386284\* Senex Services Corp, 333 Founds Rd, Indianapolis, IN 46268  
514386288\* +Specialized Loan Servi, 8742 Lucent Blvd.#300, Highlands Ranch, CO 80129-2386  
514386286\* +Specialized Loan Servi, Attn: Bankruptcy, 8742 Lucent Blvd. Suite 300,  
Highlands Ranch, CO 80129-2386  
514386290\* +Verizon, 500 Technology Dr Ste 30, Weldon Spring, MO 63304-2225  
514386291\* +Verizon, 500 Technology Dr Ste 30, Weldon Spring, MO 63304-2225

TOTALS: 0, \* 8, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 09, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 7, 2019 at the address(es) listed below:

Clifford B. Frish on behalf of Debtor Kathleen Covell Duhaney Pearce yrodriguez@goldmanlaw.org,  
cfrish@goldmanlaw.org;yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;r64764@notify.  
bestcase.com  
David G. Beslow on behalf of Debtor Kathleen Covell Duhaney Pearce yrodriguez@goldmanlaw.org,  
yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;r64764@notify.bestcase.com  
Denise E. Carlson on behalf of Creditor NATIONSTAR MORTGAGE LLC dcarlon@kmlawgroup.com,  
bkggroup@kmlawgroup.com  
Laura M. Egerman on behalf of Creditor Wells Fargo Bank bkyecf@rasflaw.com,  
bkyecf@rasflaw.com;legerman@rasnj.com  
Marie-Ann Greenberg magecf@magtrustee.com  
Mark Goldman on behalf of Debtor Kathleen Covell Duhaney Pearce yrodriguez@goldmanlaw.org,  
yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;r64764@notify.bestcase.com  
Melissa N. Licker on behalf of Creditor Wells Fargo Bank, National Association, as Trustee  
for Banc of America Alternative Loan Trust 2006-8 Mortgage Pass-Through Certificates, Series  
2006-8 NJ\_ECF\_Notices@McCalla.com  
Sindi Mncina on behalf of Creditor Wells Fargo Bank smncina@rascrane.com

TOTAL: 8